

FEDERAL RESERVE statistical release



H.8

Selected Assets and Liabilities of Commercial Banks in the United States¹

Percent change at break adjusted, seasonally adjusted, annual rate

For use at 4:15 p.m. Eastern Time
July 27, 2018

Account	2013	2014	2015	2016	2017	2017 Q1	2017 Q2	2017 Q3	2017 Q4	2018 Q1	2018 Q2	2018 Mar	2018 Apr	2018 May	2018 Jun
ASSETS															
1 Bank credit	1.6	6.5	7.4	6.9	2.9	2.2	3.2	3.0	2.9	2.0	3.1	2.3	3.1	3.1	7.8
2 Securities in bank credit ²	-1.9	6.8	6.1	8.0	1.7	2.3	3.0	0.6	0.8	-2.4	-1.9	-5.5	-5.2	3.3	11.8
3 Treasury and agency securities ³	-5.8	11.3	8.9	10.1	2.7	2.9	2.7	2.4	2.5	-2.6	3.0	-1.1	2.5	7.3	15.2
6 Other securities	6.9	-2.3	-0.6	2.6	-0.9	0.9	3.8	-4.2	-3.9	-2.0	-15.7	-17.5	-26.9	-8.4	1.9
9 Loans and leases in bank credit ⁸	3.0	6.4	7.9	6.5	3.3	2.2	3.3	3.9	3.7	3.7	5.0	5.1	6.2	3.0	6.3
10 Commercial and industrial loans	6.9	12.0	10.6	6.4	0.8	-0.7	-0.3	2.5	1.5	2.9	7.7	9.2	12.6	0.3	10.9
11 Real estate loans	-1.0	2.5	5.3	6.5	3.7	3.3	4.0	3.8	3.4	3.6	3.3	4.1	3.4	2.1	4.0
12 Residential real estate loans	-4.6	-0.6	1.3	3.3	1.5	-0.8	0.9	2.9	2.8	2.4	1.7	2.8	2.1	-0.5	3.3
13 Revolving home equity loans	-8.1	-4.0	-4.2	-6.2	-7.5	-9.0	-6.7	-7.5	-7.7	-7.5	-9.4	-9.6	-9.0	-10.7	-10.2
14 Closed-end residential loans ⁹	-3.5	0.4	2.9	5.8	3.6	1.2	2.7	5.3	5.2	4.6	4.0	5.3	4.3	1.5	5.9
15 Commercial real estate loans	4.5	6.8	10.5	10.3	6.1	7.8	7.3	4.8	3.9	4.9	5.0	5.5	4.8	4.8	4.8
20 Consumer loans	3.3	4.6	5.9	7.0	4.1	4.0	2.7	3.9	5.7	4.5	4.5	4.5	4.8	3.9	4.7
21 Credit cards and other revolving plans	1.3	2.7	5.8	6.4	5.0	3.8	4.0	5.4	6.4	4.7	5.1	4.5	4.4	6.6	6.1
22 Other consumer loans	5.8	6.9	6.2	7.7	3.2	4.2	1.2	2.3	4.8	4.4	3.8	4.5	5.4	0.5	3.2
25 All other loans and leases	13.7	14.8	14.5	6.0	5.4	1.7	7.6	6.1	6.0	4.4	6.7	2.3	6.3	9.8	8.2
28 LESS: Allowance for loan and lease losses	-15.4	-12.4	-3.8	2.7	0.4	1.1	-2.5	-0.4	3.3	1.1	2.2	1.1	4.3	3.2	-2.1
29 Cash assets ¹⁸	54.2	12.2	-7.9	-14.3	7.6	19.2	-2.6	8.9	4.3	-16.9	-24.9	-29.7	-44.7	0.3	-8.6
30 Total federal funds sold and reverse RPs ¹⁹	-12.1	6.5	-0.3	3.3	8.5	-24.4	16.5	19.1	23.4	27.7	32.7	63.6	-16.4	95.6	14.7
31 Loans to commercial banks ²⁰	8.8	-16.9	9.7	17.7	-3.0	12.0	-2.9	-8.8	-12.0	12.4	60.2	26.9	8.8	173.9	38.0
32 Other assets including trading assets ²¹	-9.1	2.3	-1.7	2.0	1.4	-10.2	5.1	3.1	7.9	3.6	4.2	-1.9	5.8	16.6	-13.8
33 TOTAL ASSETS	6.7	7.3	3.5	2.8	3.5	2.9	2.9	4.3	4.0	0.1	0.2	-0.8	-3.8	6.8	4.1
LIABILITIES															
34 Deposits	6.5	6.4	4.9	4.4	4.5	5.5	4.8	4.1	3.3	1.5	2.7	1.8	3.2	3.5	5.6
35 Large time deposits	5.5	5.7	0.4	-11.0	7.1	5.8	8.7	8.4	4.7	-3.4	0.7	-13.7	16.5	-7.5	10.4
36 Other deposits	6.6	6.5	5.8	7.2	4.1	5.4	4.2	3.5	3.1	2.3	3.1	4.2	1.2	5.2	4.9
37 Borrowings	-0.4	15.1	6.4	4.3	3.3	0.5	5.0	7.3	0.2	0.1	-1.7	-12.2	-6.4	14.1	1.8
39 Other liabilities including trading liabilities ²²	-15.1	3.4	-5.7	-0.4	-8.7	-32.8	10.1	-5.2	-6.8	12.5	1.6	-4.4	-1.2	34.3	-48.1
40 TOTAL LIABILITIES	8.0	7.6	3.1	2.7	3.5	2.7	3.8	3.7	3.6	0.1	1.1	-1.5	-1.5	7.4	5.0

Percent changes are at a simple annual rate and have been adjusted to remove the effects of nonbank structure activity of \$5 billion or more, as well as the estimated effects of the initial consolidation of certain variable interest entities (FIN 46) and off-balance-sheet vehicles (FAS 166/167). Figures reported in the H.8 Notes on the Data are generally used to make these adjustments. For information on how the data were constructed, see www.federalreserve.gov/releases/h8/about.htm. Line numbers on this page correspond to those used in the remainder of the release. Percent changes for other series shown on the release are available for customizable download through the Federal Reserve Board's Data Download Program (DDP). Footnotes appear on the last page of the release.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	12,278.8	12,542.9	12,559.0	12,565.6	12,592.9	12,662.3	12,682.9	12,760.3	12,796.9	12,775.0	12,805.6	12,797.6
2	Securities in bank credit ²	3,370.9	3,433.7	3,425.4	3,400.1	3,384.7	3,370.0	3,379.3	3,412.5	3,429.9	3,417.4	3,426.2	3,420.1
3	Treasury and agency securities ³	2,454.3	2,526.3	2,515.8	2,499.4	2,497.1	2,502.3	2,517.6	2,549.4	2,566.6	2,557.8	2,565.6	2,561.2
4	Mortgage-backed securities (MBS) ⁴	1,744.6	1,816.7	1,806.9	1,792.4	1,795.9	1,800.0	1,806.6	1,826.9	1,839.5	1,832.1	1,835.4	1,831.5
5	Non-MBS ⁵	709.6	709.6	708.9	707.0	701.2	702.3	711.0	722.4	727.0	725.7	730.2	729.7
6	Other securities	916.6	907.4	909.6	900.8	887.6	867.8	861.7	863.1	863.4	859.7	860.6	859.0
7	Mortgage-backed securities (MBS) ⁶	89.0	81.1	81.7	82.0	79.8	78.6	77.3	77.9	78.7	77.4	77.0	76.7
8	Non-MBS ⁷	827.6	826.4	828.0	818.7	807.8	789.1	784.4	785.2	784.7	782.2	783.6	782.3
9	Loans and leases in bank credit ⁸	8,907.9	9,109.2	9,133.6	9,165.4	9,208.2	9,292.2	9,303.6	9,347.8	9,366.9	9,357.6	9,379.4	9,377.5
10	Commercial and industrial loans	2,097.0	2,116.3	2,122.2	2,125.3	2,144.0	2,189.1	2,189.7	2,209.6	2,215.0	2,215.8	2,234.6	2,229.2
11	Real estate loans	4,196.8	4,288.4	4,300.4	4,315.0	4,329.7	4,342.0	4,337.5	4,347.0	4,358.6	4,353.3	4,352.0	4,358.3
12	Residential real estate loans	2,160.5	2,202.3	2,206.5	2,211.1	2,216.1	2,220.0	2,207.0	2,208.1	2,215.8	2,210.6	2,208.7	2,215.1
13	Revolving home equity loans	395.7	381.3	378.9	376.5	373.5	370.7	366.3	362.8	362.2	361.5	360.9	360.5
14	Closed-end residential loans ⁹	1,764.8	1,821.0	1,827.6	1,834.6	1,842.7	1,849.3	1,840.7	1,845.2	1,853.6	1,849.1	1,847.8	1,854.6
15	Commercial real estate loans	2,036.3	2,086.0	2,093.8	2,103.9	2,113.6	2,122.0	2,130.5	2,139.0	2,142.8	2,142.6	2,143.3	2,143.2
16	Construction and land development loans ¹⁰	311.6	323.7	325.5	327.5	329.1	330.6	333.5	335.3	335.9	335.3	336.1	336.7
17	Secured by farmland ¹¹	95.6	98.2	98.5	98.9	99.4	99.8	100.1	100.5	100.5	100.3	100.3	100.4
18	Secured by multifamily properties ¹²	320.8	331.2	333.2	335.2	337.8	339.6	340.9	341.9	343.0	342.5	342.9	343.4
19	Secured by nonfarm nonresidential properties ¹³	1,308.3	1,332.9	1,336.6	1,342.3	1,347.3	1,352.0	1,356.0	1,361.3	1,363.5	1,364.5	1,363.9	1,362.7
20	Consumer loans	1,374.9	1,425.1	1,430.3	1,435.7	1,442.5	1,462.4	1,467.1	1,472.8	1,473.3	1,475.0	1,472.8	1,473.4
21	Credit cards and other revolving plans	726.3	761.4	764.0	766.9	771.1	786.8	791.1	795.1	795.3	795.8	793.5	794.0
22	Other consumer loans	648.6	663.7	666.3	668.8	671.4	675.7	676.0	677.8	678.0	679.2	679.3	679.4
23	Automobile loans ¹⁴	413.3	419.6	420.4	421.4	422.1	423.3	422.7	422.1	421.8	421.5	421.6	421.5
24	All other consumer loans ¹⁵	235.3	244.1	245.9	247.4	249.3	252.3	253.3	255.7	256.2	257.7	257.8	257.9
25	All other loans and leases	1,239.3	1,279.4	1,280.7	1,289.4	1,291.9	1,298.7	1,309.3	1,318.3	1,320.1	1,313.6	1,319.9	1,316.6
26	Loans to nondepository financial institutions ¹⁶	423.7	438.9	438.1	442.5	445.0	452.1	457.9	461.8	461.8	457.3	459.3	458.8
27	All loans not elsewhere classified ¹⁷	815.6	840.5	842.6	846.9	846.9	846.7	851.5	856.5	858.3	856.2	860.6	857.8
28	LESS: Allowance for loan and lease losses	108.7	109.9	110.1	110.2	110.3	111.4	111.7	111.5	111.8	111.4	111.0	111.1

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,330.8	2,455.7	2,374.2	2,323.2	2,265.9	2,188.9	2,201.6	2,190.6	2,195.0	2,194.0	2,139.4	2,127.3
30	Total federal funds sold and reverse RPs ¹⁹	415.3	459.2	470.5	473.8	498.9	492.1	531.3	537.8	527.7	559.9	527.2	531.3
31	Loans to commercial banks ²⁰	13.9	13.0	13.0	13.4	13.7	13.8	15.8	16.3	15.5	16.8	16.8	15.6
32	Other assets including trading assets ²¹	1,373.4	1,424.1	1,430.9	1,437.5	1,435.2	1,442.4	1,462.3	1,445.5	1,449.2	1,443.9	1,443.0	1,462.9
33	TOTAL ASSETS	16,303.5	16,785.0	16,737.5	16,703.3	16,696.2	16,688.2	16,782.2	16,838.9	16,872.5	16,878.2	16,820.9	16,823.7
LIABILITIES													
34	Deposits	11,741.9	11,980.1	12,010.7	12,003.7	12,026.0	12,098.5	12,133.9	12,190.6	12,219.8	12,235.5	12,206.3	12,199.5
35	Large time deposits	1,566.9	1,609.2	1,619.2	1,605.5	1,587.2	1,609.2	1,599.2	1,613.0	1,630.9	1,642.0	1,629.4	1,631.8
36	Other deposits	10,175.0	10,370.9	10,391.4	10,398.2	10,438.8	10,489.4	10,534.7	10,577.6	10,589.0	10,593.6	10,576.9	10,567.7
37	Borrowings	2,012.8	2,095.2	2,093.0	2,091.7	2,070.3	2,057.7	2,081.9	2,085.0	2,069.9	2,077.1	2,037.2	2,037.4
38	Net due to related foreign offices	187.2	252.8	185.2	172.5	159.0	121.5	136.9	163.2	192.2	155.5	145.4	140.2
39	Other liabilities including trading liabilities ²²	578.0	568.0	590.2	594.0	591.8	591.4	608.3	583.9	580.6	572.8	581.6	595.4
40	TOTAL LIABILITIES	14,519.9	14,896.1	14,879.2	14,861.9	14,847.0	14,869.2	14,960.9	15,022.7	15,062.5	15,040.9	14,970.5	14,972.5
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,783.7	1,888.9	1,858.3	1,841.5	1,849.2	1,819.0	1,821.3	1,816.2	1,810.0	1,837.2	1,850.5	1,851.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	4.2	-6.1	-16.3	-34.2	-35.2	-35.2	-39.1	-35.0	-32.0	-33.3	-32.8	-32.9
43	U.S. Treasury and agency securities, MBS ²⁵	0.1	-8.5	-16.5	-30.3	-30.7	-30.1	-34.3	-31.3	-28.5	-29.0	-29.4	-29.6

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	12,265.5	12,605.3	12,591.6	12,558.3	12,554.2	12,636.5	12,661.7	12,742.8	12,777.7	12,785.2	12,784.5	12,763.6
2	Securities in bank credit ²	3,356.6	3,446.9	3,435.9	3,408.1	3,384.0	3,368.1	3,376.6	3,396.7	3,403.7	3,399.1	3,399.8	3,399.0
3	Treasury and agency securities ³	2,444.5	2,535.4	2,523.9	2,506.2	2,496.6	2,502.3	2,519.1	2,539.4	2,546.5	2,546.5	2,545.2	2,545.6
4	Mortgage-backed securities (MBS) ⁴	1,740.7	1,822.3	1,806.3	1,789.9	1,789.0	1,795.9	1,806.2	1,822.3	1,829.8	1,830.5	1,824.3	1,824.7
5	Non-MBS ⁵	703.8	713.1	717.6	716.3	707.6	706.4	712.9	717.1	716.7	716.0	720.9	720.9
6	Other securities	912.1	911.4	912.0	901.9	887.4	865.7	857.5	857.3	857.2	852.6	854.6	853.4
7	Mortgage-backed securities (MBS) ⁶	89.3	80.9	81.4	81.7	79.4	78.9	77.8	78.2	79.0	77.7	77.3	76.7
8	Non-MBS ⁷	822.8	830.5	830.6	820.2	807.9	786.8	779.7	779.1	778.3	774.9	777.3	776.7
9	Loans and leases in bank credit ⁸	8,908.9	9,158.5	9,155.7	9,150.2	9,170.2	9,268.5	9,285.1	9,346.1	9,374.0	9,386.1	9,384.7	9,364.6
10	Commercial and industrial loans	2,106.5	2,112.7	2,112.8	2,125.4	2,150.1	2,203.3	2,204.9	2,218.8	2,225.9	2,228.1	2,231.8	2,225.2
11	Real estate loans	4,197.6	4,294.7	4,303.8	4,307.7	4,314.7	4,327.7	4,328.4	4,347.0	4,357.7	4,361.8	4,368.2	4,359.6
12	Residential real estate loans	2,161.1	2,206.9	2,207.1	2,203.8	2,203.4	2,208.7	2,202.2	2,207.9	2,212.7	2,217.6	2,222.7	2,213.9
13	Revolving home equity loans	395.5	382.7	379.6	376.2	371.8	369.2	365.5	362.7	362.3	361.4	360.8	360.4
14	Closed-end residential loans ⁹	1,765.6	1,824.1	1,827.5	1,827.6	1,831.7	1,839.5	1,836.6	1,845.2	1,850.4	1,856.2	1,861.9	1,853.5
15	Commercial real estate loans	2,036.5	2,087.8	2,096.6	2,103.9	2,111.3	2,119.0	2,126.3	2,139.2	2,145.1	2,144.2	2,145.5	2,145.8
16	Construction and land development loans ¹⁰	310.6	324.0	326.2	329.3	330.8	330.5	332.4	333.9	334.3	332.7	333.5	334.1
17	Secured by farmland ¹¹	95.7	98.3	98.4	98.5	98.9	99.4	99.9	100.5	100.7	100.7	100.7	100.8
18	Secured by multifamily properties ¹²	321.3	332.2	333.5	334.3	337.0	339.7	340.3	342.5	343.8	344.5	344.7	344.8
19	Secured by nonfarm nonresidential properties ¹³	1,308.9	1,333.3	1,338.5	1,341.7	1,344.6	1,349.4	1,353.7	1,362.3	1,366.3	1,366.3	1,366.6	1,366.0
20	Consumer loans	1,367.3	1,456.2	1,451.7	1,435.8	1,423.2	1,445.4	1,451.4	1,463.9	1,468.7	1,469.0	1,464.9	1,463.7
21	Credit cards and other revolving plans	720.3	790.8	783.7	767.8	755.5	773.5	778.7	788.0	792.0	791.5	786.9	785.4
22	Other consumer loans	647.0	665.4	668.0	668.0	667.7	671.8	672.7	675.9	676.6	677.5	678.1	678.3
23	Automobile loans ¹⁴	412.3	420.9	421.4	420.5	419.8	420.9	420.6	420.9	420.9	420.7	421.2	421.3
24	All other consumer loans ¹⁵	234.8	244.5	246.6	247.5	247.9	250.9	252.1	255.0	255.7	256.8	256.8	257.0
25	All other loans and leases	1,237.5	1,295.0	1,287.4	1,281.3	1,282.2	1,292.1	1,300.4	1,316.3	1,321.7	1,327.3	1,319.7	1,316.0
26	Loans to nondepository financial institutions ¹⁶	422.1	446.9	437.0	435.1	437.6	449.2	453.3	460.5	461.1	465.3	462.1	461.8
27	All loans not elsewhere classified ¹⁷	815.4	848.0	850.5	846.1	844.6	842.9	847.1	855.9	860.5	861.9	857.5	854.3
28	LESS: Allowance for loan and lease losses	108.6	110.3	109.8	110.2	110.3	110.8	111.4	111.5	111.2	111.0	111.0	110.9

Footnotes appear on the last page.

Assets and Liabilities of Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	2,288.3	2,407.6	2,359.1	2,363.4	2,278.7	2,183.1	2,168.7	2,146.2	2,098.4	2,130.8	2,141.8	2,119.3
30	Total federal funds sold and reverse RPs ¹⁹	405.8	469.3	475.6	474.5	493.4	483.9	521.0	525.2	514.5	543.3	509.8	516.4
31	Loans to commercial banks ²⁰	14.1	13.1	13.1	13.5	13.5	13.9	16.0	16.4	16.2	16.5	16.1	15.6
32	Other assets including trading assets ²¹	1,373.7	1,419.6	1,434.4	1,445.2	1,431.2	1,431.4	1,459.7	1,445.9	1,444.2	1,432.2	1,443.7	1,452.5
33	TOTAL ASSETS	16,238.8	16,804.5	16,764.1	16,744.6	16,660.6	16,638.1	16,715.7	16,765.1	16,739.7	16,797.2	16,785.0	16,756.4
LIABILITIES													
34	Deposits	11,689.2	12,075.1	12,020.9	11,990.7	12,077.9	12,120.6	12,075.2	12,133.7	12,117.3	12,256.8	12,188.4	12,133.9
35	Large time deposits	1,580.8	1,589.5	1,622.1	1,610.7	1,589.1	1,614.6	1,616.0	1,627.1	1,641.6	1,650.3	1,636.2	1,637.1
36	Other deposits	10,108.4	10,485.6	10,398.9	10,380.0	10,488.8	10,506.0	10,459.2	10,506.6	10,475.7	10,606.5	10,552.2	10,496.8
37	Borrowings	1,992.1	2,085.5	2,137.1	2,149.5	2,036.0	2,014.0	2,074.9	2,056.9	2,030.1	2,022.2	2,024.4	2,036.0
38	Net due to related foreign offices	169.0	227.9	193.5	189.1	139.1	93.9	122.4	140.7	159.8	102.7	133.9	144.2
39	Other liabilities including trading liabilities ²²	577.3	566.1	589.5	598.9	583.6	579.7	606.3	583.4	576.7	570.0	582.1	582.3
40	TOTAL LIABILITIES	14,427.7	14,954.5	14,941.0	14,928.2	14,836.6	14,808.2	14,878.8	14,914.7	14,883.9	14,951.7	14,928.8	14,896.4
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,811.1	1,850.0	1,823.1	1,816.4	1,823.9	1,829.9	1,836.9	1,850.4	1,855.8	1,845.5	1,856.2	1,860.0
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	4.2	-6.1	-16.3	-34.2	-35.2	-35.2	-39.1	-35.0	-32.0	-33.3	-32.8	-32.9
43	U.S. Treasury and agency securities, MBS ²⁵	0.1	-8.5	-16.5	-30.3	-30.7	-30.1	-34.3	-31.3	-28.5	-29.0	-29.4	-29.6

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	11,350.0	11,575.9	11,596.5	11,607.3	11,634.5	11,691.6	11,705.5	11,772.5	11,808.3	11,796.9	11,814.8	11,815.0
2	Securities in bank credit ²	3,151.0	3,179.7	3,171.2	3,146.6	3,132.3	3,116.5	3,122.3	3,149.0	3,168.4	3,161.3	3,168.3	3,165.0
3	Treasury and agency securities ³	2,337.1	2,378.8	2,367.7	2,352.8	2,351.3	2,355.2	2,366.8	2,392.6	2,412.3	2,407.5	2,412.7	2,409.1
4	Mortgage-backed securities (MBS) ⁴	1,732.9	1,781.5	1,773.7	1,760.2	1,762.3	1,766.2	1,775.8	1,794.3	1,808.7	1,802.1	1,806.0	1,802.5
5	Non-MBS ⁵	604.1	597.4	594.0	592.5	589.0	589.1	591.0	598.3	603.6	605.5	606.7	606.7
6	Other securities	813.9	800.9	803.4	793.8	781.1	761.2	755.6	756.3	756.2	753.8	755.7	755.8
7	Mortgage-backed securities (MBS) ⁶	87.6	79.5	80.2	80.5	78.4	77.3	75.9	76.5	77.4	76.1	75.6	75.3
8	Non-MBS ⁷	726.3	721.4	723.2	713.2	702.7	684.0	679.7	679.8	678.8	677.7	680.0	680.5
9	Loans and leases in bank credit ⁸	8,199.0	8,396.2	8,425.4	8,460.7	8,502.2	8,575.1	8,583.1	8,623.6	8,639.9	8,635.6	8,646.4	8,650.1
10	Commercial and industrial loans	1,720.3	1,741.2	1,747.0	1,753.9	1,770.9	1,807.2	1,811.7	1,826.4	1,829.6	1,832.8	1,842.4	1,840.5
11	Real estate loans	4,124.5	4,213.5	4,224.4	4,238.5	4,251.3	4,262.9	4,258.0	4,269.6	4,281.6	4,277.7	4,276.1	4,282.0
12	Residential real estate loans	2,159.4	2,201.3	2,205.5	2,210.1	2,215.0	2,219.2	2,205.9	2,206.6	2,214.2	2,209.1	2,207.2	2,213.6
13	Revolving home equity loans	395.3	380.9	378.5	376.1	373.2	370.4	366.0	362.5	361.9	361.1	360.5	360.1
14	Closed-end residential loans ⁹	1,764.1	1,820.4	1,827.0	1,834.0	1,841.8	1,848.8	1,839.9	1,844.1	1,852.3	1,848.0	1,846.7	1,853.5
15	Commercial real estate loans	1,965.2	2,012.1	2,018.8	2,028.4	2,036.3	2,043.8	2,052.1	2,063.0	2,067.4	2,068.5	2,068.9	2,068.4
16	Construction and land development loans ¹⁰	303.3	313.8	315.3	317.0	318.4	319.5	322.5	324.5	325.0	324.6	325.5	326.0
17	Secured by farmland ¹¹	95.4	98.1	98.3	98.8	99.3	99.7	100.0	100.4	100.4	100.3	100.2	100.3
18	Secured by multifamily properties ¹²	316.4	326.1	328.0	329.9	332.0	333.8	334.8	336.3	337.5	337.3	337.5	338.0
19	Secured by nonfarm nonresidential properties ¹³	1,250.0	1,274.1	1,277.2	1,282.8	1,286.6	1,290.7	1,294.8	1,301.9	1,304.5	1,306.4	1,305.7	1,304.1
20	Consumer loans	1,372.5	1,422.7	1,427.8	1,433.2	1,439.8	1,459.7	1,464.3	1,470.0	1,470.5	1,471.7	1,469.5	1,470.0
21	Credit cards and other revolving plans	726.3	761.4	764.0	766.9	771.1	786.8	791.1	795.1	795.3	795.8	793.5	794.0
22	Other consumer loans	646.2	661.3	663.7	666.2	668.7	672.9	673.2	675.0	675.2	675.9	676.0	676.0
23	Automobile loans ¹⁴	413.3	419.6	420.4	421.4	422.1	423.3	422.7	422.1	421.8	421.5	421.6	421.5
24	All other consumer loans ¹⁵	232.9	241.7	243.3	244.8	246.6	249.5	250.5	252.8	253.4	254.4	254.4	254.5
25	All other loans and leases	981.7	1,018.9	1,026.3	1,035.1	1,040.2	1,045.3	1,049.2	1,057.6	1,058.1	1,053.4	1,058.5	1,057.6
26	Loans to nondepository financial institutions ¹⁶	305.5	327.8	330.3	335.1	338.5	343.7	345.2	350.6	352.6	349.2	351.2	352.3
27	All loans not elsewhere classified ¹⁷	676.3	691.1	696.0	700.0	701.7	701.6	704.0	706.9	705.4	704.2	707.2	705.3
28	LESS: Allowance for loan and lease losses	107.3	108.7	108.8	108.8	108.8	109.8	109.7	109.8	110.2	109.9	109.7	109.8

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,462.9	1,449.6	1,427.3	1,399.5	1,366.8	1,348.5	1,360.1	1,341.5	1,340.2	1,346.4	1,332.4	1,312.1
30	Total federal funds sold and reverse RPs ¹⁹	155.6	143.0	147.0	149.0	174.5	156.0	169.9	162.4	157.2	175.5	142.4	145.5
31	Loans to commercial banks ²⁰	10.4	9.8	9.9	10.2	10.4	10.6	12.0	12.2	11.5	12.5	12.3	11.6
32	Other assets including trading assets ²¹	1,248.8	1,268.1	1,273.6	1,278.5	1,280.7	1,290.4	1,306.7	1,301.3	1,306.6	1,303.8	1,299.8	1,316.6
33	TOTAL ASSETS	14,120.4	14,337.7	14,345.6	14,335.7	14,358.2	14,387.3	14,444.6	14,480.0	14,513.5	14,525.1	14,492.0	14,491.1
LIABILITIES													
34	Deposits	10,720.8	10,937.8	10,960.6	10,975.4	11,027.3	11,080.6	11,122.4	11,176.5	11,202.7	11,208.4	11,182.4	11,177.1
35	Large time deposits	846.2	886.0	892.5	891.2	889.3	890.3	894.8	904.5	911.8	913.9	910.2	915.9
36	Other deposits	9,874.6	10,051.7	10,068.1	10,084.3	10,138.0	10,190.3	10,227.6	10,272.0	10,291.0	10,294.4	10,272.2	10,261.2
37	Borrowings	1,092.6	1,127.5	1,131.7	1,142.2	1,135.9	1,139.1	1,138.4	1,139.3	1,136.1	1,126.6	1,125.9	1,127.1
38	Net due to related foreign offices	53.5	7.3	-34.3	-56.2	-111.9	-125.0	-112.5	-118.6	-109.4	-108.2	-124.0	-141.5
39	Other liabilities including trading liabilities ²²	462.8	433.6	455.5	449.3	449.0	451.8	466.6	458.7	458.7	452.0	451.5	465.1
40	TOTAL LIABILITIES	12,329.8	12,506.2	12,513.4	12,510.8	12,500.4	12,546.5	12,614.8	12,655.9	12,688.1	12,678.8	12,635.8	12,627.8
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,790.6	1,831.5	1,832.2	1,824.9	1,857.8	1,840.8	1,829.7	1,824.1	1,825.4	1,846.3	1,856.2	1,863.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	3.5	-6.5	-16.2	-33.3	-34.3	-34.4	-38.1	-34.2	-31.3	-32.7	-32.1	-32.2
43	U.S. Treasury and agency securities, MBS ²⁵	-0.6	-8.9	-16.3	-29.5	-29.9	-29.3	-33.3	-30.6	-27.9	-28.4	-28.8	-29.0

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	11,339.6	11,636.8	11,625.8	11,594.3	11,594.2	11,666.3	11,688.9	11,759.3	11,792.0	11,803.7	11,794.1	11,779.9
2	Securities in bank credit ²	3,138.7	3,190.9	3,180.3	3,151.4	3,132.5	3,118.5	3,122.0	3,136.5	3,146.3	3,142.1	3,141.1	3,143.1
3	Treasury and agency securities ³	2,328.2	2,387.1	2,376.0	2,357.4	2,351.4	2,357.9	2,368.3	2,384.4	2,395.1	2,395.1	2,391.4	2,393.1
4	Mortgage-backed securities (MBS) ⁴	1,728.1	1,787.4	1,773.8	1,758.9	1,757.2	1,763.6	1,774.5	1,789.1	1,798.4	1,799.0	1,793.2	1,794.6
5	Non-MBS ⁵	600.1	599.7	602.3	598.5	594.2	594.3	593.8	595.3	596.6	596.1	598.2	598.4
6	Other securities	810.5	803.8	804.2	794.0	781.2	760.6	753.8	752.2	751.2	747.0	749.7	750.1
7	Mortgage-backed securities (MBS) ⁶	88.0	79.6	80.1	80.3	78.1	77.6	76.4	76.8	77.6	76.3	75.9	75.3
8	Non-MBS ⁷	722.5	724.2	724.1	713.7	703.1	683.0	677.4	675.3	673.6	670.7	673.8	674.8
9	Loans and leases in bank credit ⁸	8,200.9	8,445.9	8,445.5	8,442.9	8,461.7	8,547.8	8,566.8	8,622.8	8,645.7	8,661.6	8,653.0	8,636.8
10	Commercial and industrial loans	1,729.7	1,737.3	1,737.7	1,752.7	1,774.8	1,820.2	1,826.9	1,835.7	1,840.2	1,843.2	1,839.9	1,837.0
11	Real estate loans	4,125.1	4,220.4	4,227.5	4,231.2	4,237.2	4,249.7	4,249.7	4,269.2	4,279.8	4,285.5	4,291.8	4,282.6
12	Residential real estate loans	2,160.0	2,205.8	2,206.1	2,202.8	2,202.5	2,207.7	2,201.2	2,206.4	2,211.1	2,216.2	2,221.4	2,212.5
13	Revolving home equity loans	395.1	382.4	379.2	375.8	371.4	368.9	365.2	362.3	362.0	361.1	360.5	360.0
14	Closed-end residential loans ⁹	1,764.9	1,823.4	1,826.8	1,826.9	1,831.0	1,838.8	1,836.0	1,844.1	1,849.2	1,855.1	1,860.9	1,852.5
15	Commercial real estate loans	1,965.1	2,014.6	2,021.4	2,028.4	2,034.7	2,042.0	2,048.5	2,062.8	2,068.7	2,069.2	2,070.4	2,070.1
16	Construction and land development loans ¹⁰	302.3	314.6	315.9	318.5	320.1	319.6	321.4	323.0	323.3	321.9	322.7	323.4
17	Secured by farmland ¹¹	95.5	98.2	98.2	98.4	98.8	99.3	99.8	100.4	100.6	100.7	100.6	100.8
18	Secured by multifamily properties ¹²	316.8	327.1	328.3	329.1	331.4	333.9	334.4	336.7	338.1	338.9	339.1	339.3
19	Secured by nonfarm nonresidential properties ¹³	1,250.5	1,274.8	1,278.9	1,282.3	1,284.5	1,289.2	1,293.0	1,302.7	1,306.7	1,307.8	1,308.0	1,306.8
20	Consumer loans	1,364.9	1,453.6	1,449.2	1,433.3	1,420.7	1,442.9	1,448.8	1,461.0	1,465.9	1,465.6	1,461.6	1,460.2
21	Credit cards and other revolving plans	720.3	790.8	783.7	767.8	755.5	773.5	778.7	788.0	792.0	791.5	786.9	785.4
22	Other consumer loans	644.6	662.8	665.5	665.5	665.2	669.3	670.1	673.0	673.8	674.1	674.7	674.8
23	Automobile loans ¹⁴	412.3	420.9	421.4	420.5	419.8	420.9	420.6	420.9	420.9	420.7	421.2	421.3
24	All other consumer loans ¹⁵	232.4	242.0	244.1	245.0	245.4	248.4	249.4	252.1	252.9	253.4	253.5	253.5
25	All other loans and leases	981.3	1,034.6	1,031.2	1,025.7	1,029.0	1,035.0	1,041.4	1,056.8	1,059.9	1,067.4	1,059.7	1,056.9
26	Loans to nondepository financial institutions ¹⁶	306.4	334.3	328.5	327.8	331.1	338.5	342.2	351.5	353.9	359.1	356.3	355.7
27	All loans not elsewhere classified ¹⁷	674.9	700.2	702.7	697.9	697.8	696.6	699.2	705.3	706.0	708.3	703.4	701.3
28	LESS: Allowance for loan and lease losses	107.3	109.1	108.5	108.9	109.0	109.4	109.7	109.8	109.6	109.3	109.3	109.3

Footnotes appear on the last page.

Assets and Liabilities of Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,436.4	1,499.5	1,403.4	1,402.7	1,390.8	1,349.3	1,318.5	1,318.0	1,277.1	1,347.4	1,332.3	1,290.7
30	Total federal funds sold and reverse RPs ¹⁹	156.7	151.9	147.2	144.5	171.9	148.7	159.1	164.7	170.3	189.1	142.5	144.7
31	Loans to commercial banks ²⁰	10.5	10.0	10.0	10.1	10.1	10.6	12.2	12.3	12.0	12.4	11.9	11.8
32	Other assets including trading assets ²¹	1,248.0	1,265.6	1,279.3	1,281.9	1,278.6	1,282.5	1,302.9	1,300.4	1,299.1	1,293.5	1,302.0	1,313.4
33	TOTAL ASSETS	14,083.9	14,454.7	14,357.1	14,324.6	14,336.7	14,348.0	14,371.8	14,444.8	14,441.0	14,536.9	14,473.4	14,431.2
LIABILITIES													
34	Deposits	10,666.5	11,050.2	10,972.5	10,959.1	11,073.4	11,102.2	11,050.8	11,117.6	11,100.6	11,237.8	11,166.0	11,110.6
35	Large time deposits	851.7	885.0	899.1	893.8	886.1	889.7	893.5	909.1	917.7	926.1	917.9	922.7
36	Other deposits	9,814.8	10,165.2	10,073.4	10,065.3	10,187.3	10,212.5	10,157.4	10,208.5	10,183.0	10,311.7	10,248.1	10,187.9
37	Borrowings	1,098.3	1,114.9	1,142.9	1,164.3	1,120.8	1,114.6	1,148.1	1,143.1	1,150.8	1,128.8	1,130.4	1,135.0
38	Net due to related foreign offices	54.8	8.0	-32.0	-59.3	-118.9	-135.3	-120.9	-116.9	-110.4	-121.9	-125.8	-130.8
39	Other liabilities including trading liabilities ²²	457.8	434.8	456.7	450.2	443.2	441.1	461.4	454.8	447.7	450.2	450.1	458.7
40	TOTAL LIABILITIES	12,277.3	12,607.9	12,540.1	12,514.3	12,518.5	12,522.6	12,539.4	12,598.6	12,588.7	12,694.9	12,620.8	12,573.5
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,806.6	1,846.8	1,817.1	1,810.3	1,818.2	1,825.4	1,832.4	1,846.2	1,852.3	1,842.0	1,852.7	1,857.7
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	3.5	-6.5	-16.2	-33.3	-34.3	-34.4	-38.1	-34.2	-31.3	-32.7	-32.1	-32.2
43	U.S. Treasury and agency securities, MBS ²⁵	-0.6	-8.9	-16.3	-29.5	-29.9	-29.3	-33.3	-30.6	-27.9	-28.4	-28.8	-29.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	7,216.4	7,298.5	7,293.1	7,283.9	7,293.0	7,292.3	7,288.5	7,331.7	7,359.5	7,344.1	7,353.5	7,349.7
2	Securities in bank credit ²	2,232.1	2,257.0	2,249.1	2,226.3	2,216.4	2,197.1	2,202.9	2,227.5	2,245.8	2,238.0	2,244.5	2,241.4
3	Treasury and agency securities ³	1,693.4	1,728.8	1,720.5	1,704.4	1,703.7	1,704.4	1,715.2	1,739.1	1,757.9	1,752.4	1,757.1	1,753.3
4	Mortgage-backed securities (MBS) ⁴	1,264.2	1,302.9	1,294.6	1,281.7	1,285.2	1,286.7	1,297.1	1,312.6	1,326.2	1,319.2	1,322.8	1,319.1
5	Non-MBS ⁵	429.3	426.0	425.9	422.7	418.5	417.7	418.1	426.5	431.7	433.2	434.3	434.2
6	Other securities	538.6	528.2	528.6	521.9	512.7	492.6	487.7	488.4	487.9	485.5	487.4	488.1
7	Mortgage-backed securities (MBS) ⁶	74.5	66.3	65.8	66.4	64.4	62.9	61.3	61.8	62.6	61.2	60.8	60.5
8	Non-MBS ⁷	464.2	461.9	462.8	455.6	448.3	429.8	426.4	426.6	425.3	424.4	426.7	427.6
9	Loans and leases in bank credit ⁸	4,984.3	5,041.4	5,044.1	5,057.6	5,076.7	5,095.3	5,085.5	5,104.2	5,113.7	5,106.1	5,109.0	5,108.4
10	Commercial and industrial loans	1,141.0	1,145.5	1,146.9	1,149.6	1,161.4	1,171.8	1,172.1	1,181.6	1,182.7	1,184.1	1,192.9	1,190.6
11	Real estate loans	2,109.6	2,119.4	2,113.6	2,115.7	2,116.6	2,118.0	2,102.1	2,106.8	2,114.7	2,107.5	2,101.7	2,103.4
12	Residential real estate loans	1,412.4	1,427.8	1,423.7	1,426.2	1,427.1	1,427.2	1,409.3	1,408.7	1,413.5	1,407.4	1,402.9	1,406.9
13	Revolving home equity loans	274.3	258.8	256.3	253.9	251.0	248.3	244.3	241.1	240.5	239.8	239.2	238.8
14	Closed-end residential loans ⁹	1,138.1	1,169.1	1,167.4	1,172.3	1,176.1	1,178.9	1,164.9	1,167.6	1,173.0	1,167.5	1,163.7	1,168.1
15	Commercial real estate loans	697.1	691.6	689.9	689.5	689.5	690.8	692.8	698.1	701.2	700.1	698.8	696.5
16	Construction and land development loans ¹⁰	108.4	109.1	109.2	109.3	109.0	108.8	110.0	110.4	110.3	110.1	110.2	110.3
17	Secured by farmland ¹¹	8.8	8.7	8.7	8.7	8.6	8.5	8.4	8.4	8.4	8.4	8.4	8.4
18	Secured by multifamily properties ¹²	142.6	142.3	142.3	142.6	143.6	144.1	144.5	145.1	145.9	145.5	145.2	145.2
19	Secured by nonfarm nonresidential properties ¹³	437.3	431.5	429.8	428.9	428.4	429.4	429.8	434.3	436.6	436.2	435.0	432.6
20	Consumer loans	1,004.7	1,023.4	1,025.7	1,029.1	1,031.4	1,034.2	1,036.4	1,035.6	1,035.7	1,036.9	1,035.0	1,035.0
21	Credit cards and other revolving plans	563.0	575.8	576.9	578.8	580.0	581.4	584.4	583.1	583.3	584.6	582.8	582.9
22	Other consumer loans	441.8	447.5	448.8	450.3	451.5	452.8	452.0	452.5	452.4	452.2	452.2	452.0
23	Automobile loans ¹⁴	337.6	342.4	343.3	344.3	345.0	346.1	345.4	345.2	344.9	344.5	344.5	344.5
24	All other consumer loans ¹⁵	104.2	105.1	105.5	106.0	106.5	106.8	106.6	107.3	107.5	107.7	107.7	107.5
25	All other loans and leases	729.0	753.2	757.8	763.2	767.2	771.3	775.0	780.2	780.6	777.7	779.3	779.4
26	Loans to nondepository financial institutions ¹⁶	259.0	276.1	277.4	280.3	284.3	289.2	291.0	294.9	296.9	293.7	294.9	296.6
27	All loans not elsewhere classified ¹⁷	470.0	477.1	480.4	482.9	482.9	482.0	484.0	485.3	483.8	484.0	484.4	482.8
28	LESS: Allowance for loan and lease losses	68.9	69.2	69.0	68.8	68.7	68.7	68.4	68.3	68.7	68.2	67.9	68.0

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,124.0	1,121.0	1,094.0	1,085.8	1,048.9	1,027.1	1,039.2	1,013.4	1,021.0	1,005.7	1,005.1	990.3
30	Total federal funds sold and reverse RPs ¹⁹	117.7	113.2	118.3	118.3	141.0	124.8	135.0	130.4	121.0	148.7	118.6	120.9
31	Loans to commercial banks ²⁰	9.3	9.0	9.2	9.3	9.4	9.7	11.0	11.3	10.5	11.7	11.4	11.0
32	Other assets including trading assets ²¹	952.7	955.1	958.3	958.8	959.4	968.8	982.6	975.5	977.8	976.5	969.9	987.8
33	TOTAL ASSETS	9,351.2	9,427.6	9,403.9	9,387.4	9,383.1	9,353.9	9,387.9	9,394.0	9,421.3	9,418.5	9,390.7	9,391.8
LIABILITIES													
34	Deposits	6,938.5	7,059.6	7,063.8	7,077.6	7,103.7	7,106.9	7,129.2	7,159.2	7,178.9	7,181.1	7,160.1	7,153.5
35	Large time deposits	443.2	462.1	464.7	463.6	460.5	461.2	456.9	467.5	473.2	471.5	464.1	467.9
36	Other deposits	6,495.3	6,597.5	6,599.0	6,614.0	6,643.2	6,645.7	6,672.3	6,691.6	6,705.7	6,709.6	6,696.0	6,685.6
37	Borrowings	776.6	782.6	783.1	785.5	778.7	781.5	773.6	777.9	775.8	765.1	767.4	773.9
38	Net due to related foreign offices	15.6	-22.9	-64.9	-86.5	-140.7	-154.8	-143.7	-150.2	-141.0	-142.1	-156.0	-174.6
39	Other liabilities including trading liabilities ²²	396.0	364.5	386.2	379.5	379.7	382.2	397.9	389.1	388.6	380.9	379.1	391.9
40	TOTAL LIABILITIES	8,126.7	8,183.8	8,168.2	8,156.1	8,121.5	8,115.7	8,157.0	8,176.0	8,202.4	8,185.0	8,150.6	8,144.6
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	1,224.5	1,243.8	1,235.7	1,231.3	1,261.6	1,238.2	1,230.8	1,218.0	1,218.9	1,233.5	1,240.1	1,247.2
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	3.6	-3.2	-11.9	-25.1	-24.6	-25.5	-27.5	-24.6	-21.9	-22.9	-22.4	-22.5
43	U.S. Treasury and agency securities, MBS ²⁵	0.2	-5.4	-11.8	-21.9	-21.3	-21.7	-24.5	-22.4	-19.7	-20.1	-19.8	-19.9

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	7,202.6	7,344.7	7,316.3	7,281.8	7,263.5	7,270.1	7,271.1	7,317.2	7,341.2	7,341.7	7,331.0	7,320.7
2	Securities in bank credit ²	2,218.8	2,268.2	2,257.6	2,230.0	2,213.4	2,196.0	2,199.8	2,214.5	2,225.6	2,221.5	2,220.3	2,223.7
3	Treasury and agency securities ³	1,683.8	1,736.7	1,726.7	1,706.9	1,700.1	1,703.3	1,713.9	1,730.2	1,742.4	1,741.8	1,738.0	1,740.5
4	Mortgage-backed securities (MBS) ⁴	1,258.1	1,308.5	1,294.9	1,279.5	1,277.1	1,281.2	1,293.0	1,306.6	1,317.3	1,316.5	1,311.0	1,313.1
5	Non-MBS ⁵	425.8	428.3	431.8	427.4	423.1	422.1	420.9	423.7	425.1	425.3	427.1	427.3
6	Other securities	534.9	531.5	530.9	523.1	513.3	492.7	486.0	484.3	483.2	479.7	482.2	483.3
7	Mortgage-backed securities (MBS) ⁶	74.6	66.4	65.7	66.3	64.2	63.1	61.7	62.0	62.7	61.4	61.1	60.5
8	Non-MBS ⁷	460.3	465.1	465.2	456.9	449.0	429.6	424.3	422.4	420.4	418.4	421.2	422.8
9	Loans and leases in bank credit ⁸	4,983.8	5,076.5	5,058.7	5,051.8	5,050.1	5,074.1	5,071.3	5,102.7	5,115.7	5,120.2	5,110.7	5,096.9
10	Commercial and industrial loans	1,147.4	1,142.7	1,139.3	1,149.7	1,164.5	1,182.0	1,184.1	1,187.7	1,189.6	1,190.6	1,189.5	1,186.2
11	Real estate loans	2,109.3	2,121.8	2,113.3	2,111.4	2,107.3	2,108.3	2,096.5	2,105.9	2,111.6	2,110.6	2,112.7	2,105.2
12	Residential real estate loans	1,413.1	1,428.5	1,423.2	1,422.1	1,418.1	1,418.8	1,406.4	1,408.9	1,411.3	1,411.7	1,414.1	1,408.1
13	Revolving home equity loans	274.1	259.7	256.7	253.6	249.9	247.4	243.8	240.9	240.4	239.7	239.1	238.6
14	Closed-end residential loans ⁹	1,139.0	1,168.8	1,166.5	1,168.5	1,168.2	1,171.4	1,162.6	1,168.0	1,170.8	1,172.0	1,175.0	1,169.5
15	Commercial real estate loans	696.1	693.2	690.1	689.2	689.2	689.5	690.2	697.0	700.4	699.0	698.7	697.1
16	Construction and land development loans ¹⁰	107.8	109.2	109.6	110.4	110.6	109.3	109.2	109.4	109.2	108.7	108.8	109.1
17	Secured by farmland ¹¹	8.8	8.7	8.7	8.7	8.6	8.5	8.4	8.4	8.4	8.3	8.3	8.3
18	Secured by multifamily properties ¹²	142.7	142.9	142.0	141.7	142.9	143.7	143.8	145.1	145.9	146.4	146.2	146.2
19	Secured by nonfarm nonresidential properties ¹³	436.9	432.3	429.8	428.4	427.0	428.1	428.8	434.1	436.9	435.5	435.3	433.5
20	Consumer loans	1,000.6	1,046.0	1,040.7	1,028.1	1,015.4	1,019.6	1,022.7	1,031.7	1,034.8	1,035.0	1,032.0	1,030.1
21	Credit cards and other revolving plans	560.2	596.7	590.3	578.4	566.3	569.3	573.1	580.8	583.7	584.1	580.7	579.0
22	Other consumer loans	440.4	449.3	450.3	449.7	449.1	450.2	449.6	450.9	451.1	450.8	451.3	451.1
23	Automobile loans ¹⁴	336.3	344.1	344.6	343.8	343.3	343.9	343.4	343.7	343.7	343.4	343.8	343.8
24	All other consumer loans ¹⁵	104.1	105.2	105.8	105.9	105.9	106.3	106.2	107.1	107.4	107.5	107.5	107.3
25	All other loans and leases	726.6	766.0	765.4	762.7	762.9	764.2	768.0	777.4	779.7	784.0	776.4	775.4
26	Loans to nondepository financial institutions ¹⁶	258.4	281.8	277.8	278.4	280.7	285.7	287.4	294.1	296.6	298.7	297.1	297.7
27	All loans not elsewhere classified ¹⁷	468.2	484.2	487.6	484.3	482.2	478.4	480.6	483.3	483.1	485.3	479.3	477.8
28	LESS: Allowance for loan and lease losses	68.8	69.6	68.8	68.8	68.7	68.3	68.3	68.2	68.3	67.8	67.7	67.7

Footnotes appear on the last page.

Assets and Liabilities of Large Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	1,117.5	1,156.7	1,076.0	1,081.6	1,063.0	1,027.3	1,012.4	1,007.4	984.6	1,020.8	1,016.1	980.6
30	Total federal funds sold and reverse RPs ¹⁹	118.3	120.7	120.0	113.5	138.8	118.7	127.0	131.6	129.7	156.8	115.8	117.3
31	Loans to commercial banks ²⁰	9.4	9.1	9.2	9.3	9.3	9.7	11.2	11.3	11.1	11.5	11.0	11.1
32	Other assets including trading assets ²¹	952.0	952.5	962.4	962.1	959.0	961.2	979.3	974.8	971.3	967.0	972.2	984.6
33	TOTAL ASSETS	9,331.0	9,514.3	9,415.0	9,379.4	9,364.9	9,318.6	9,332.6	9,374.1	9,369.6	9,429.9	9,378.4	9,346.6
LIABILITIES													
34	Deposits	6,903.4	7,139.6	7,075.5	7,062.3	7,134.6	7,118.8	7,081.5	7,122.5	7,111.6	7,216.4	7,158.4	7,113.8
35	Large time deposits	444.1	464.8	475.0	465.9	456.0	457.6	454.9	467.9	474.4	481.6	471.2	474.9
36	Other deposits	6,459.3	6,674.8	6,600.5	6,596.5	6,678.6	6,661.1	6,626.6	6,654.6	6,637.1	6,734.8	6,687.2	6,638.9
37	Borrowings	776.6	776.7	788.9	806.0	775.8	763.7	780.3	776.1	778.2	756.3	759.7	767.0
38	Net due to related foreign offices	17.6	-22.9	-63.5	-88.7	-146.5	-163.6	-151.8	-147.8	-140.2	-153.2	-157.1	-163.4
39	Other liabilities including trading liabilities ²²	391.6	364.9	387.8	380.5	376.2	374.2	392.9	385.8	378.9	379.9	378.2	386.3
40	TOTAL LIABILITIES	8,089.3	8,258.2	8,188.8	8,160.2	8,140.1	8,093.1	8,102.9	8,136.7	8,128.4	8,199.4	8,139.1	8,103.8
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	1,241.7	1,256.0	1,226.2	1,219.2	1,224.7	1,225.5	1,229.8	1,237.4	1,241.2	1,230.5	1,239.3	1,242.9
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	3.6	-3.2	-11.9	-25.1	-24.6	-25.5	-27.5	-24.6	-21.9	-22.9	-22.4	-22.5
43	U.S. Treasury and agency securities, MBS ²⁵	0.2	-5.4	-11.8	-21.9	-21.3	-21.7	-24.5	-22.4	-19.7	-20.1	-19.8	-19.9

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	4,133.6	4,277.5	4,303.4	4,323.3	4,341.5	4,399.2	4,417.0	4,440.9	4,448.7	4,452.8	4,461.3	4,465.3
2	Securities in bank credit ²	918.9	922.7	922.1	920.2	915.9	919.4	919.4	921.5	922.6	923.3	923.8	923.6
3	Treasury and agency securities ³	643.6	650.0	647.2	648.4	647.6	650.8	651.6	653.6	654.4	655.1	655.5	655.8
4	Mortgage-backed securities (MBS) ⁴	468.8	478.6	479.1	478.5	477.1	479.4	478.7	481.7	482.5	482.9	483.2	483.3
5	Non-MBS ⁵	174.8	171.4	168.1	169.9	170.5	171.4	172.9	171.9	171.9	172.2	172.4	172.5
6	Other securities	275.3	272.7	274.8	271.8	268.4	268.6	267.8	267.9	268.2	268.2	268.2	267.8
7	Mortgage-backed securities (MBS) ⁶	13.2	13.2	14.4	14.2	14.0	14.4	14.6	14.7	14.7	14.9	14.9	14.8
8	Non-MBS ⁷	262.1	259.5	260.5	257.7	254.4	254.2	253.3	253.2	253.5	253.3	253.4	253.0
9	Loans and leases in bank credit ⁸	3,214.7	3,354.8	3,381.3	3,403.1	3,425.5	3,479.8	3,497.6	3,519.4	3,526.1	3,529.4	3,537.5	3,541.7
10	Commercial and industrial loans	579.3	595.7	600.0	604.3	609.5	635.4	639.6	644.9	646.9	648.7	649.4	649.9
11	Real estate loans	2,015.0	2,094.1	2,110.8	2,122.9	2,134.7	2,144.9	2,155.9	2,162.7	2,167.0	2,170.2	2,174.4	2,178.6
12	Residential real estate loans	746.9	773.5	781.8	783.9	787.9	792.0	796.6	797.8	800.7	801.8	804.3	806.8
13	Revolving home equity loans	121.0	122.2	122.2	122.3	122.2	122.1	121.7	121.4	121.4	121.3	121.3	121.4
14	Closed-end residential loans ⁹	625.9	651.3	659.6	661.7	665.7	669.9	675.0	676.5	679.3	680.4	683.0	685.4
15	Commercial real estate loans	1,268.0	1,320.6	1,328.9	1,338.9	1,346.8	1,352.9	1,359.3	1,364.9	1,366.2	1,368.4	1,370.2	1,371.9
16	Construction and land development loans ¹⁰	194.9	204.6	206.1	207.7	209.4	210.7	212.5	214.1	214.7	214.6	215.2	215.7
17	Secured by farmland ¹¹	86.6	89.4	89.7	90.1	90.6	91.2	91.6	92.0	92.0	91.9	91.9	92.0
18	Secured by multifamily properties ¹²	173.8	183.9	185.8	187.3	188.5	189.7	190.3	191.2	191.7	191.8	192.3	192.8
19	Secured by nonfarm nonresidential properties ¹³	812.8	842.6	847.4	853.8	858.2	861.4	865.0	867.6	867.9	870.2	870.7	871.4
20	Consumer loans	367.8	399.3	402.1	404.1	408.4	425.5	427.9	434.4	434.8	434.8	434.5	435.0
21	Credit cards and other revolving plans	163.4	185.5	187.1	188.1	191.1	205.4	206.7	212.0	212.0	211.2	210.7	211.1
22	Other consumer loans	204.4	213.8	215.0	216.0	217.3	220.0	221.1	222.4	222.8	223.7	223.8	223.9
23	Automobile loans ¹⁴	75.7	77.2	77.1	77.1	77.1	77.3	77.2	76.9	76.9	77.0	77.0	77.0
24	All other consumer loans ¹⁵	128.7	136.6	137.8	138.9	140.2	142.8	143.9	145.5	145.9	146.7	146.7	147.0
25	All other loans and leases	252.7	265.7	268.5	271.9	273.0	274.1	274.2	277.4	277.4	275.7	279.1	278.2
26	Loans to nondepository financial institutions ¹⁶	46.4	51.7	52.9	54.8	54.2	54.5	54.2	55.8	55.8	55.5	56.3	55.8
27	All loans not elsewhere classified ¹⁷	206.3	214.0	215.6	217.1	218.8	219.5	219.9	221.6	221.7	220.2	222.8	222.4
28	LESS: Allowance for loan and lease losses	38.4	39.5	39.8	40.0	40.1	41.1	41.3	41.5	41.6	41.7	41.8	41.8

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	338.9	328.7	333.3	313.7	318.0	321.5	320.9	328.1	319.2	340.7	327.3	321.8
30	Total federal funds sold and reverse RPs ¹⁹	37.9	29.8	28.7	30.7	33.4	31.2	34.9	31.9	36.1	26.8	23.8	24.6
31	Loans to commercial banks ²⁰	1.0	0.7	0.7	0.8	1.0	0.9	1.0	1.0	1.0	0.8	0.9	0.7
32	Other assets including trading assets ²¹	296.1	313.0	315.3	319.7	321.3	321.6	324.1	325.7	328.8	327.2	329.8	328.8
33	TOTAL ASSETS	4,769.2	4,910.1	4,941.7	4,948.3	4,975.1	5,033.4	5,056.7	5,086.0	5,092.3	5,106.6	5,101.3	5,099.3
LIABILITIES													
34	Deposits	3,782.3	3,878.2	3,896.8	3,897.9	3,923.6	3,973.7	3,993.1	4,017.3	4,023.8	4,027.3	4,022.3	4,023.6
35	Large time deposits	402.9	423.9	427.7	427.6	428.8	429.1	437.8	437.0	438.6	442.4	446.1	448.0
36	Other deposits	3,379.3	3,454.3	3,469.1	3,470.2	3,494.8	3,544.6	3,555.3	3,580.3	3,585.2	3,584.8	3,576.2	3,575.6
37	Borrowings	316.0	344.9	348.5	356.7	357.2	357.6	364.8	361.4	360.3	361.5	358.4	353.3
38	Net due to related foreign offices	37.9	30.2	30.6	30.3	28.8	29.8	31.1	31.6	31.5	33.9	32.0	33.2
39	Other liabilities including trading liabilities ²²	66.9	69.1	69.3	69.8	69.3	69.7	68.7	69.5	70.1	71.1	72.4	73.3
40	TOTAL LIABILITIES	4,203.1	4,322.4	4,345.2	4,354.7	4,378.9	4,430.8	4,457.8	4,479.9	4,485.7	4,493.8	4,485.2	4,483.3
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	566.2	587.7	596.5	593.6	596.2	602.6	598.9	606.1	606.6	612.8	616.1	616.1
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.1	-3.2	-4.3	-8.2	-9.7	-8.9	-10.6	-9.6	-9.5	-9.7	-9.7	-9.7
43	U.S. Treasury and agency securities, MBS ²⁵	-0.9	-3.5	-4.6	-7.5	-8.5	-7.6	-8.9	-8.2	-8.1	-8.3	-9.0	-9.0

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	4,137.1	4,292.0	4,309.5	4,312.5	4,330.8	4,396.2	4,417.8	4,442.1	4,450.8	4,462.0	4,463.1	4,459.2
2	Securities in bank credit ²	919.9	922.6	922.7	921.4	919.1	922.5	922.2	922.0	920.7	920.6	920.8	919.4
3	Treasury and agency securities ³	644.4	650.4	649.3	650.6	651.2	654.6	654.4	654.2	652.7	653.3	653.4	652.6
4	Mortgage-backed securities (MBS) ⁴	470.0	478.9	478.8	479.4	480.1	482.3	481.5	482.5	481.2	482.5	482.3	481.5
5	Non-MBS ⁵	174.3	171.4	170.5	171.1	171.1	172.2	172.9	171.6	171.5	170.8	171.1	171.1
6	Other securities	275.6	272.3	273.4	270.9	267.9	267.9	267.8	267.9	268.1	267.3	267.5	266.8
7	Mortgage-backed securities (MBS) ⁶	13.3	13.2	14.4	14.1	13.8	14.5	14.8	14.9	14.9	15.0	14.9	14.8
8	Non-MBS ⁷	262.2	259.0	259.0	256.8	254.1	253.4	253.0	253.0	253.2	252.3	252.6	252.0
9	Loans and leases in bank credit ⁸	3,217.1	3,369.4	3,386.8	3,391.1	3,411.6	3,473.7	3,495.6	3,520.1	3,530.0	3,541.5	3,542.2	3,539.9
10	Commercial and industrial loans	582.3	594.6	598.4	603.0	610.3	638.2	642.8	648.0	650.6	652.6	650.4	650.8
11	Real estate loans	2,015.8	2,098.6	2,114.2	2,119.8	2,129.9	2,141.4	2,153.2	2,163.4	2,168.2	2,174.8	2,179.0	2,177.4
12	Residential real estate loans	746.8	777.3	782.9	780.6	784.4	788.9	794.8	797.5	799.9	804.6	807.3	804.4
13	Revolving home equity loans	121.0	122.7	122.6	122.2	121.5	121.5	121.4	121.4	121.5	121.4	121.4	121.4
14	Closed-end residential loans ⁹	625.9	654.6	660.4	658.4	662.9	667.4	673.4	676.2	678.4	683.2	685.9	683.0
15	Commercial real estate loans	1,269.0	1,321.4	1,331.3	1,339.2	1,345.6	1,352.5	1,358.4	1,365.8	1,368.3	1,370.2	1,371.7	1,373.0
16	Construction and land development loans ¹⁰	194.5	205.3	206.4	208.1	209.4	210.3	212.2	213.6	214.1	213.1	213.9	214.3
17	Secured by farmland ¹¹	86.7	89.5	89.5	89.7	90.2	90.8	91.3	92.1	92.2	92.3	92.3	92.4
18	Secured by multifamily properties ¹²	174.1	184.1	186.3	187.5	188.5	190.3	190.6	191.6	192.2	192.5	192.9	193.1
19	Secured by nonfarm nonresidential properties ¹³	813.6	842.4	849.0	853.9	857.5	861.2	864.3	868.5	869.8	872.3	872.7	873.3
20	Consumer loans	364.4	407.6	408.5	405.3	405.3	423.3	426.1	429.4	431.1	430.6	429.5	430.1
21	Credit cards and other revolving plans	160.1	194.1	193.3	189.4	189.2	204.2	205.6	207.2	208.4	207.4	206.2	206.5
22	Other consumer loans	204.2	213.5	215.1	215.9	216.1	219.1	220.5	222.1	222.7	223.3	223.4	223.6
23	Automobile loans ¹⁴	76.0	76.8	76.8	76.7	76.6	77.0	77.3	77.2	77.2	77.3	77.5	77.5
24	All other consumer loans ¹⁵	128.2	136.7	138.3	139.2	139.5	142.1	143.2	145.0	145.5	145.9	145.9	146.2
25	All other loans and leases	254.7	268.6	265.7	263.0	266.1	270.9	273.4	279.4	280.2	283.4	283.3	281.5
26	Loans to nondepository financial institutions ¹⁶	48.0	52.6	50.7	49.4	50.4	52.8	54.8	57.4	57.3	60.4	59.2	58.0
27	All loans not elsewhere classified ¹⁷	206.7	216.1	215.0	213.6	215.7	218.1	218.7	222.0	222.8	223.0	224.1	223.5
28	LESS: Allowance for loan and lease losses	38.5	39.5	39.7	40.1	40.3	41.1	41.5	41.6	41.3	41.5	41.6	41.6

Footnotes appear on the last page.

Assets and Liabilities of Small Domestically Chartered Commercial Banks in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	318.8	342.8	327.3	321.1	327.7	322.0	306.1	310.6	292.5	326.7	316.2	310.1
30	Total federal funds sold and reverse RPs ¹⁹	38.4	31.2	27.2	31.0	33.1	30.1	32.1	33.1	40.6	32.3	26.7	27.4
31	Loans to commercial banks ²⁰	1.0	0.9	0.8	0.8	0.9	0.9	1.0	0.9	1.0	0.9	0.9	0.7
32	Other assets including trading assets ²¹	296.1	313.1	316.8	319.9	319.6	321.2	323.6	325.6	327.9	326.5	329.8	328.7
33	TOTAL ASSETS	4,752.9	4,940.4	4,942.1	4,945.2	4,971.8	5,029.4	5,039.2	5,070.7	5,071.4	5,107.0	5,095.0	5,084.5
LIABILITIES													
34	Deposits	3,763.0	3,910.5	3,897.0	3,896.7	3,938.8	3,983.4	3,969.3	3,995.0	3,989.1	4,021.4	4,007.6	3,996.8
35	Large time deposits	407.5	420.1	424.1	427.9	430.2	432.1	438.6	441.2	443.2	444.5	446.7	447.8
36	Other deposits	3,355.5	3,490.4	3,472.9	3,468.8	3,508.6	3,551.4	3,530.7	3,553.9	3,545.8	3,576.9	3,560.9	3,549.0
37	Borrowings	321.6	338.3	353.9	358.3	345.0	351.0	367.8	367.0	372.7	372.4	370.8	367.9
38	Net due to related foreign offices	37.2	30.9	31.5	29.4	27.5	28.2	30.9	30.9	29.8	31.3	31.3	32.6
39	Other liabilities including trading liabilities ²²	66.2	70.0	68.9	69.6	67.0	66.9	68.5	69.0	68.8	70.3	71.9	72.4
40	TOTAL LIABILITIES	4,188.0	4,349.7	4,351.3	4,354.1	4,378.4	4,429.5	4,436.5	4,461.9	4,460.4	4,495.5	4,481.6	4,469.7
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	564.9	590.8	590.9	591.1	593.4	599.9	602.7	608.8	611.1	611.5	613.4	614.8
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	-0.1	-3.2	-4.3	-8.2	-9.7	-8.9	-10.6	-9.6	-9.5	-9.7	-9.7	-9.7
43	U.S. Treasury and agency securities, MBS ²⁵	-0.9	-3.5	-4.6	-7.5	-8.5	-7.6	-8.9	-8.2	-8.1	-8.3	-9.0	-9.0

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	928.8	967.0	962.5	958.3	958.4	970.7	977.4	987.8	988.6	978.1	990.9	982.6
2	Securities in bank credit ²	219.9	254.0	254.2	253.6	252.4	253.6	256.9	263.5	261.5	256.1	257.9	255.1
3	Treasury and agency securities ³	117.2	147.5	148.1	146.6	145.8	147.0	150.8	156.7	154.3	150.2	153.0	152.0
4	Mortgage-backed securities (MBS) ⁴	11.7	35.2	33.2	32.1	33.7	33.8	30.8	32.6	30.8	30.0	29.5	29.0
5	Non-MBS ⁵	105.5	112.3	114.8	114.5	112.2	113.2	120.0	124.1	123.5	120.2	123.5	123.0
6	Other securities	102.7	106.5	106.2	107.0	106.6	106.5	106.1	106.8	107.2	105.9	104.9	103.1
7	Mortgage-backed securities (MBS) ⁶	1.4	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.3
8	Non-MBS ⁷	101.3	105.0	104.7	105.5	105.2	105.2	104.7	105.4	105.9	104.5	103.6	101.8
9	Loans and leases in bank credit ⁸	708.9	713.0	708.3	704.7	706.0	717.2	720.5	724.2	727.1	722.0	732.9	727.4
10	Commercial and industrial loans	376.7	375.2	375.3	371.4	373.1	381.9	378.0	383.2	385.4	383.0	392.2	388.7
11	Real estate loans	72.3	74.9	76.0	76.5	78.4	79.1	79.5	77.4	77.0	75.6	75.9	76.3
12	Residential real estate loans	1.1	1.0	1.0	1.0	1.1	0.8	1.1	1.5	1.6	1.5	1.5	1.5
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.4	0.4
14	Closed-end residential loans ⁹	0.7	0.6	0.6	0.6	0.8	0.5	0.8	1.2	1.2	1.1	1.2	1.1
15	Commercial real estate loans	71.1	73.9	75.0	75.5	77.3	78.3	78.4	76.0	75.4	74.1	74.4	74.8
16	Construction and land development loans ¹⁰	8.3	10.0	10.2	10.5	10.7	11.1	11.0	10.8	10.9	10.7	10.6	10.7
17	Secured by farmland ¹¹	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	4.4	5.1	5.2	5.3	5.8	5.8	6.1	5.6	5.4	5.3	5.4	5.4
19	Secured by nonfarm nonresidential properties ¹³	58.3	58.7	59.5	59.6	60.7	61.3	61.2	59.4	59.0	58.1	58.2	58.6
20	Consumer loans	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.8	2.7	3.3	3.3	3.5
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.8	2.7	3.3	3.3	3.5
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.4	2.4	2.5	2.6	2.7	2.8	2.8	2.8	2.7	3.3	3.3	3.5
25	All other loans and leases	257.6	260.5	254.4	254.3	251.7	253.4	260.2	260.8	262.0	260.1	261.5	259.0
26	Loans to nondepository financial institutions ¹⁶	118.3	111.1	107.8	107.4	106.5	108.3	112.7	111.2	109.1	108.1	108.1	106.5
27	All loans not elsewhere classified ¹⁷	139.3	149.4	146.6	146.9	145.2	145.1	147.5	149.6	152.9	152.0	153.4	152.5
28	LESS: Allowance for loan and lease losses	1.4	1.2	1.2	1.4	1.5	1.6	2.0	1.7	1.6	1.4	1.4	1.3

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017 Jun	2017 Dec	2018 Jan	2018 Feb	2018 Mar	2018 Apr	2018 May	2018 Jun	Week ending			
										Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	867.9	1,006.0	946.8	923.7	899.0	840.4	841.5	849.1	854.7	847.6	806.9	815.3
30	Total federal funds sold and reverse RPs ¹⁹	259.7	316.2	323.4	324.8	324.5	336.1	361.4	375.4	370.6	384.4	384.8	385.8
31	Loans to commercial banks ²⁰	3.6	3.2	3.1	3.2	3.3	3.2	3.8	4.1	4.0	4.2	4.4	4.0
32	Other assets including trading assets ²¹	124.6	156.0	157.3	159.0	154.5	152.0	155.5	144.2	142.6	140.2	143.3	146.3
33	TOTAL ASSETS	2,183.2	2,447.3	2,391.9	2,367.7	2,338.1	2,300.9	2,337.6	2,358.9	2,359.0	2,353.1	2,328.9	2,332.6
LIABILITIES													
34	Deposits	1,021.1	1,042.4	1,050.1	1,028.3	998.7	1,017.9	1,011.5	1,014.1	1,017.1	1,027.2	1,023.9	1,022.4
35	Large time deposits	720.7	723.2	726.8	714.3	698.0	718.8	704.4	708.5	719.1	728.0	719.2	715.9
36	Other deposits	300.4	319.2	323.3	314.0	300.7	299.1	307.2	305.6	298.0	299.1	304.7	306.5
37	Borrowings	920.2	967.6	961.4	949.5	934.4	918.6	943.4	945.7	933.7	950.4	911.3	910.2
38	Net due to related foreign offices	133.7	245.5	219.6	228.7	270.8	246.5	249.4	281.7	301.6	263.7	269.4	281.7
39	Other liabilities including trading liabilities ²²	115.1	134.4	134.7	144.7	142.8	139.6	141.7	125.2	122.0	120.8	130.1	130.3
40	TOTAL LIABILITIES	2,190.1	2,389.9	2,365.8	2,351.1	2,346.6	2,322.6	2,346.1	2,366.7	2,374.4	2,362.1	2,334.7	2,344.6
41	RESIDUAL (ASSETS LESS LIABILITIES) ²³	-6.9	57.4	26.1	16.6	-8.6	-21.8	-8.4	-7.9	-15.4	-9.0	-5.8	-12.0
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.7	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-0.8	-0.6	-0.6	-0.6	-0.7
43	U.S. Treasury and agency securities, MBS ²⁵	0.7	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-0.8	-0.6	-0.6	-0.6	-0.7

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS													
1	Bank credit	925.8	968.5	965.8	963.9	959.9	970.3	972.8	983.5	985.7	981.5	990.5	983.6
2	Securities in bank credit ²	217.9	256.0	255.6	256.7	251.4	249.6	254.6	260.2	257.4	257.0	258.7	255.9
3	Treasury and agency securities ³	116.3	148.3	147.9	148.8	145.3	144.4	150.8	155.0	151.4	151.4	153.8	152.5
4	Mortgage-backed securities (MBS) ⁴	12.6	34.9	32.6	30.9	31.9	32.3	31.7	33.2	31.3	31.5	31.1	30.1
5	Non-MBS ⁵	103.7	113.4	115.3	117.8	113.4	112.1	119.1	121.8	120.0	119.9	122.7	122.5
6	Other securities	101.6	107.7	107.8	107.9	106.2	105.2	103.8	105.2	106.0	105.6	104.9	103.3
7	Mortgage-backed securities (MBS) ⁶	1.4	1.3	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
8	Non-MBS ⁷	100.2	106.3	106.5	106.6	104.8	103.8	102.4	103.8	104.7	104.2	103.6	101.9
9	Loans and leases in bank credit ⁸	708.0	712.5	710.1	707.2	708.5	720.6	718.3	723.3	728.3	724.5	731.7	727.8
10	Commercial and industrial loans	376.8	375.4	375.0	372.7	375.2	383.1	378.0	383.1	385.8	384.8	391.9	388.2
11	Real estate loans	72.5	74.2	76.3	76.5	77.5	78.0	78.7	77.8	77.9	76.4	76.5	77.0
12	Residential real estate loans	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.4	1.6	1.4	1.4	1.4
13	Revolving home equity loans	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
14	Closed-end residential loans ⁹	0.7	0.7	0.7	0.7	0.6	0.7	0.7	1.1	1.2	1.1	1.0	1.0
15	Commercial real estate loans	71.4	73.2	75.2	75.5	76.5	77.0	77.7	76.3	76.4	75.0	75.1	75.6
16	Construction and land development loans ¹⁰	8.3	9.5	10.3	10.8	10.7	10.9	11.0	10.9	11.0	10.8	10.8	10.8
17	Secured by farmland ¹¹	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
18	Secured by multifamily properties ¹²	4.5	5.1	5.1	5.2	5.7	5.8	5.9	5.8	5.7	5.6	5.6	5.6
19	Secured by nonfarm nonresidential properties ¹³	58.4	58.5	59.7	59.3	60.1	60.2	60.7	59.6	59.6	58.5	58.6	59.2
20	Consumer loans	2.4	2.6	2.5	2.5	2.5	2.5	2.6	2.9	2.8	3.4	3.4	3.5
21	Credit cards and other revolving plans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22	Other consumer loans	2.4	2.6	2.5	2.5	2.5	2.5	2.6	2.9	2.8	3.4	3.4	3.5
23	Automobile loans ¹⁴	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
24	All other consumer loans ¹⁵	2.4	2.6	2.5	2.5	2.5	2.5	2.6	2.9	2.8	3.4	3.4	3.5
25	All other loans and leases	256.2	260.4	256.3	255.6	253.3	257.0	259.0	259.6	261.8	259.9	260.0	259.1
26	Loans to nondepository financial institutions ¹⁶	115.8	112.6	108.5	107.3	106.5	110.7	111.1	109.0	107.2	106.3	105.8	106.1
27	All loans not elsewhere classified ¹⁷	140.5	147.8	147.8	148.3	146.8	146.3	147.9	150.6	154.6	153.7	154.1	153.0
28	LESS: Allowance for loan and lease losses	1.3	1.3	1.3	1.3	1.3	1.4	1.6	1.7	1.7	1.7	1.7	1.6

Footnotes appear on the last page.

Assets and Liabilities of Foreign-Related Institutions in the United States¹

Not seasonally adjusted, billions of dollars (continued)

July 27, 2018

Account		2017	2017	2018	2018	2018	2018	2018	2018	Week ending			
		Jun	Dec	Jan	Feb	Mar	Apr	May	Jun	Jun 27	Jul 4	Jul 11	Jul 18
ASSETS (CONTINUED)													
29	Cash assets ¹⁸	851.9	908.0	955.8	960.7	887.9	833.8	850.2	828.2	821.2	783.4	809.5	828.6
30	Total federal funds sold and reverse RPs ¹⁹	249.1	317.4	328.4	330.0	321.4	335.2	361.9	360.5	344.2	354.2	367.4	371.7
31	Loans to commercial banks ²⁰	3.6	3.1	3.1	3.4	3.3	3.3	3.8	4.1	4.1	4.2	4.2	3.8
32	Other assets including trading assets ²¹	125.7	154.0	155.2	163.2	152.6	148.9	156.8	145.5	145.1	138.7	141.7	139.1
33	TOTAL ASSETS	2,154.8	2,349.8	2,406.9	2,420.0	2,323.9	2,290.1	2,343.9	2,320.2	2,298.7	2,260.3	2,311.6	2,325.3
LIABILITIES													
34	Deposits	1,022.7	1,024.9	1,048.4	1,031.6	1,004.5	1,018.5	1,024.4	1,016.1	1,016.7	1,019.0	1,022.4	1,023.3
35	Large time deposits	729.1	704.5	723.0	716.9	703.0	724.9	722.5	718.1	724.0	724.2	718.3	714.4
36	Other deposits	293.6	320.4	325.5	314.7	301.5	293.5	301.8	298.1	292.7	294.8	304.1	308.9
37	Borrowings	893.9	970.6	994.2	985.2	915.2	899.4	926.8	913.8	879.3	893.4	894.0	901.1
38	Net due to related foreign offices	114.2	219.9	225.5	248.4	258.0	229.2	243.3	257.6	270.2	224.6	259.6	275.0
39	Other liabilities including trading liabilities ²²	119.6	131.3	132.8	148.7	140.4	138.6	144.9	128.6	129.0	119.8	132.0	123.6
40	TOTAL LIABILITIES	2,150.4	2,346.6	2,400.9	2,413.9	2,318.2	2,285.6	2,339.4	2,316.1	2,295.2	2,256.8	2,308.1	2,322.9
41	RESIDUAL (ASSETS LESS LIABILITIES)²³	4.5	3.2	6.0	6.1	5.8	4.5	4.4	4.1	3.5	3.5	3.5	2.3
MEMORANDA													
42	Net unrealized gains (losses) on available-for-sale securities ²⁴	0.7	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-0.8	-0.6	-0.6	-0.6	-0.7
43	U.S. Treasury and agency securities, MBS ²⁵	0.7	0.4	-0.1	-0.9	-0.8	-0.8	-1.0	-0.8	-0.6	-0.6	-0.6	-0.7

Footnotes appear on the last page.

1. Data include the following types of institutions in the fifty states and the District of Columbia: domestically chartered commercial banks; U.S. branches and agencies of foreign banks; and Edge Act and agreement corporations. The latter two categories together are referred to on this release as "foreign-related institutions." Data exclude International Banking Facilities. Weekly levels are Wednesday values; monthly levels are pro rata averages of Wednesday values. The data for domestically chartered commercial banks and U.S. branches and agencies of foreign banks are estimated by benchmarking weekly data provided by a sample of banks to quarter-end reports of condition (Call Reports). Large domestically chartered commercial banks are defined as the top 25 domestically chartered commercial banks, ranked by domestic assets as of the previous commercial bank Call Report to which the H.8 release data have been benchmarked. Small domestically chartered commercial banks are defined as all domestically chartered commercial banks not included in the top 25. The data for large and small domestically chartered banks are adjusted to remove the estimated effects of mergers and panel shifts between these two bank groups. (See www.federalreserve.gov/releases/h8/about.htm for more information on how these data were constructed.)

2. Includes all securities, whether held-to-maturity reported at amortized cost, available-for-sale reported at fair value, or held as trading assets, also reported at fair value. Excludes all non-security trading assets, such as derivatives with a positive fair value (included in line 32) or loans held in trading accounts (included in line 9).

3. Treasury securities are liabilities of the U.S. government. Agency securities are liabilities of U.S. government agencies and U.S. government-sponsored enterprises.

4. Includes mortgage-backed securities (MBS) issued by U.S. government agencies or by U.S. government-sponsored enterprises such as the Government National Mortgage Association (GNMA), the Federal National Mortgage Association (FNMA), or the Federal Home Loan Mortgage Corporation (FHLMC). Includes pass-through securities, collateralized mortgage obligations (CMOs), real estate mortgage investment conduits (REMICs), CMO and REMIC residuals, and stripped MBS.

5. Includes U.S. Treasury securities and U.S. government agency obligations other than MBS.

6. Includes MBS not issued or guaranteed by the U.S. government.

7. Includes securities issued by states and political subdivisions in the United States, asset-backed securities (ABS), other domestic and foreign debt securities, and investments in mutual funds and other equity securities with readily determinable fair values.

8. Includes the allowance for loan and lease losses (line 28) and all loans held in trading accounts under a fair value option. Excludes total federal funds sold and reverse RPs (line 30), loans made to commercial banks (line 31), and unearned income.

9. Includes first and junior liens on closed-end loans secured by 1-4 family residential properties.

10. Includes construction, land development, and other land loans.

11. Includes loans secured by farmland, including grazing and pastureland.

12. Includes loans secured by multifamily (5 or more) residential properties, including apartment buildings.

13. Includes loans secured by nonfarm nonresidential properties, both owner-occupied and other nonfarm nonresidential properties.

14. Includes loans for purchasing new and used passenger cars and other vehicles. Includes direct and indirect consumer automobile loans as well as retail installment sales paper purchased from auto dealers.

15. Includes student loans, loans for medical expenses and vacations, and loans for other personal expenditures.

16. Includes loans to real estate investment trusts, insurance companies, holding companies of other depository institutions, finance companies, mortgage finance companies, factors, federally-sponsored lending agencies, investment banks, banks' own trust departments, and other nondepository financial intermediaries.

17. Includes loans for purchasing or carrying securities, loans to finance agricultural production, loans to foreign governments and foreign banks, obligations of states and political subdivisions, loans to nonbank depository institutions, unplanned overdrafts, loans not elsewhere classified, and lease financing receivables.

18. Includes vault cash, cash items in process of collection, balances due from depository institutions, and balances due from Federal Reserve Banks.

19. Includes total federal funds sold to, and reverse RPs with, commercial banks, brokers and dealers, and others, including the Federal Home Loan Banks (FHLB).

20. Excludes loans secured by real estate, which are included in line 11.

21. Includes other real estate owned; premises and fixed assets; investments in unconsolidated subsidiaries; intangible assets (including goodwill); direct and indirect investments in real estate ventures; accounts receivable; derivative contracts (interest rate, foreign exchange rate, other commodity and equity contracts) with a positive fair value, as determined under FASB Interpretation No. 39 (FIN 39); and other assets. Excludes the due-from position with related foreign offices which is included in line 38. Excludes most securities held in trading accounts (included in line 2); trading account securities at some smaller domestically chartered commercial banks are included in this item.

22. Includes subordinated notes and debentures; net deferred tax liabilities; interest and other expenses accrued and unpaid; accounts payable; liabilities for short positions; derivative contracts with a negative fair value, as determined under FASB Interpretation No. 39 (FIN 39); other trading liabilities to which fair value accounting has been applied; and other liabilities.

23. This balancing item is not intended as a measure of equity capital for use in capital adequacy analysis. On a seasonally adjusted basis this item reflects any differences in the seasonal patterns estimated for total assets and total liabilities.

24. Difference between fair value and amortized cost for securities classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

25. Difference between fair value and amortized cost for Treasury and agency securities, mortgage-backed securities (MBS), classified as available-for-sale under FASB Statement 115. Data have been adjusted to include an estimate of tax effects, omitted from the reported data.

Current and historical H.8 data are available from the Federal Reserve Board's Data Download Program (www.federalreserve.gov/datadownload/Choose.aspx?rel=H.8). "Notes on the Data" back to October 17, 1989, may be found on the Federal Reserve Board's website (www.federalreserve.gov/releases/h8/h8notes.htm).